

**CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

CASE NO. 15-11733

Debtor Alicia L Cathey SS# xxx-xx-1877 Median Income Above Below
Joint Debtor SS# _____
Address 6330 Sandbourne East Olive Branch, MS 38654-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. **The treatment of ALL secured / priority debts must be provided for in this plan.**

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 350.00 bi-weekly to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Auto Zone
P O Box 2198
Memphis, TN 38101

- (B) Debtor shall pay \$ 990.00 per month to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor to be paid from SS benefits:

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ 0.00 @ 0.00 /month
Mississippi Dept. of Revenue: \$ 0.00 @ 0.00 /month
Other/ \$ 0.00 @ 0.00 /month

DOMESTIC SUPPORT OBLIGATION DUE TO:

-NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid _____ direct, _____ through payroll deduction, or _____ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning

To be paid _____ Direct _____ through payroll deduction _____ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: Rushmore Loan Management BEGINNING 07/2015 @\$ 1,103.49 PLAN DIRECT
MTG ARREARS TO: Rushmore Loan Management THRU 06/2015 \$ 22,070.67 @\$ 367.84 /MO*
(*Including interest at 0.00 %)

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: -NONE- Approx. amt. due: _____ Int. Rate: _____
Property Address: _____ Are related taxes and/or insurance escrowed Yes No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	Pay Value or Amt Owed
<u>American InfoSource</u>	<u>2008 Ford Mustang</u>	<u>No</u>	<u>15,721.38</u>	<u>6,525.00</u>	<u>5.00%</u>	<u>Pay Value</u>

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's NAME	COLLATERAL	Approx Debt	PROPOSED TREATMENT
Tower Loan of Olive Branch	treadmill, honda push mower, garden tiller, dia. cluster ring, sony 42"tv, panasonic 32" tv, color tv, sony surround sound system, compaq desktop pc & jvc dvd player	4,445.00	surrender junked items (treadmill, mower, color tv, surround system, desktop computer & dvd player; avoid lien on remaining items; treat as a general unsecured claim
Round Point Mortgage	6330 Sandbourne East, Olive Branch MS 38654	35,396.00	Debt is disputed as debtor has letter from Roundpoint acknowledging that no debt is owed. If any debt is owed, the lien will be stripped

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

GENERAL UNSECURED DEBTS totaling approximately \$ 67,142.23. Such claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or 0 % (percent) MINIMUM, or a total distribution of \$_____, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$	<u>3,200.00</u>
Attorney Fees Previously Paid \$	<u>100.00</u>
Attorney fees to be paid in plan \$	<u>2,900.00</u>

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules **with the attorney's fees being paid by an initial payment of \$100.00 plus payment of 15% of the payments made by the debtors.**

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone # / Email)

Robert Gambrell 4409

101 Ricky D Britt Sr Blvd, Ste 3
Oxford, MS 38655-4236

Telephone/Fax

Telephone/Fax 662-281-8800

Facsimile No. 662-202-1004

E-mail Address rg@ms-bankruptcy.com

DATE: May 27, 2015

DEBTOR'S SIGNATURE

/s/ Alicia L Cathey

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

/s/ Robert Gambrell